



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#26/Declaration
10-1-03

In re Application of:

Richard Marc LIBMAN

Appl. No. 09/592,086

Filed: June 12, 2000

For: APPARATUS FOR
PREPARING CLIENT
COMMUNICATIONS
INVOLVING FINANCIAL
PRODUCTS AND SERVICES

Confirmation No. 6844

Art Unit: 3622

Examiner: R. Alvarez

Atty. Docket: 2176.0010002
(as amended)

RECEIVED

SEP 23 2003

GROUP 3600

DECLARATION

Commissioner of Patents and Trademarks
Washington, DC 20231

Sir:

The undersigned, Richard Marc Libman, declares and states the following.

1. I refer to my Second Supplemental Declaration Under 37 CFR 1.131 which I signed on May 12, 2003.
2. In paragraph 9 of that Second Supplemental Declaration, I discussed an article "Agents' Net Home Pages Begin To Generate Leads" dated January 22, 1996 (see Exhibit 9 of my Second Supplemental Declaration). The second page of that article described one of my direct marketing programs. The article stated: "Out of 1,700 [letters] in one of

his firm's direct marketing programs, 19 percent usually send applications, he said."

3. This direct marketing program took place after June 10, 1995, but prior to December 29, 1995.
4. All statements made of my own knowledge are true and that all statements made on information and belief are believed to be true; and I further acknowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

By:

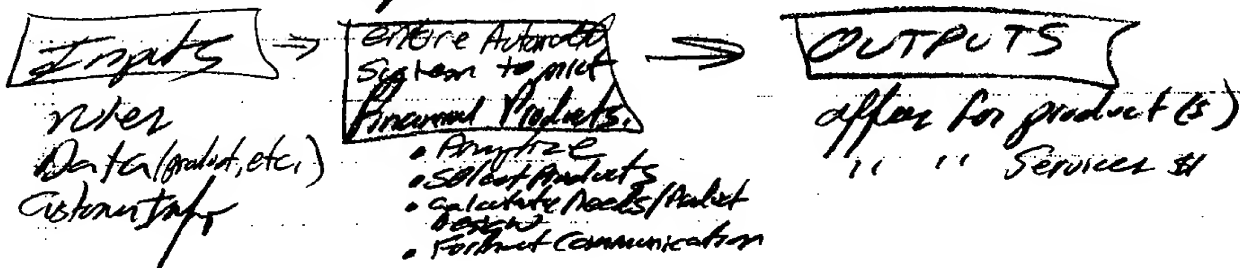

Richard Marc Libman

9/15/03
Date

Amador
New selling system Exhibit 1

Copy to
Tolson

Automatic Process Financial Products
each step Automatic
total steps automatic one to the next



- take each step an agent, programmer and tie it into one automated system select products from data automatically
- Be able to download one, hundreds, thousands, millions of client records and put out a communication individualized (with product, service format) same as an agent would show in person
- Need for an apparatus that would accomplish all of the above and replace agent. Artificial intelligence to replicate human thought process and also automate each step.

At Mtg Discuss -

A) Staffing Required

B) Confidentiality

C) Separate office space.

D) Time Line

E) Budget